

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-24207-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joyce E. Clark
aka Joyce E. Woodard
24 Derry Drive
Willingboro, NJ 08046

Social Security No.:
xxx-xx-0234

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 4/27/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: April 27, 2023
JAN: dmi

Jeanne Naughton
Clerk

In re:
Joyce E. Clark
Debtor

Case No. 18-24207-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 27, 2023

Form ID: 148

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db	+ Joyce E. Clark, 24 Derry Drive, Willingboro, NJ 08046-3165
cr	+ Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive, Lawrenceville, NJ 08648-2316
517647131	A1 Collections Svcs, 2297 Highway 33, Ste 906, Trenton, NJ 08690-1717
517647138	+ ARS Account Resolution Svcs, 1801 NW 66th Avenue, Suite 200C, Plantation, FL 33313-4508
517647137	Apex Asset Mgmt LLC, PO Box 5407, Lancaster, PA 17606-5407
517647144	Emergency Physicians Associates of S. Je, PO Box 1109, Minneapolis, Alabama 55440-1109
517647146	+ Joseph Mann and Creed, 20600 Chagrin Blvd., Suite 500, Shaker Heights, OH 44122-5346
517647149	Midnight Velvet, Attn Creditors Bankruptcy Svc, PO Box 7409233, Dallas, TX 75374
517647152	+ Quality Asset Recovery, 7 Foster Ave., Ste. 101, Gibbsboro, NJ 08026-1191
517647154	RJM Acquisitions LLC, 575 Underhill Blvd., Ste. 224, Syosset, NY 11791-3416
517647153	+ Rickart Collections Systems, 575 Milltown Rd., North Brunswick, NJ 08902-3336
517647155	+ Stark & Stark, 401 Rt. 73 N., Ste. 130, Marlton, NJ 08053-3428
517647157	+ Virtuoso Source Group, 4500 E Cherry Creek S Dr, Denver, CO 80246-1518

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 27 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517647132	+ Email/Text: collections@abcofcu.org	Apr 27 2023 20:39:00	ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
517647133	+ Email/Text: EBNProcessing@afni.com	Apr 27 2023 20:39:00	AFNI, PO Box 3667, Bloomington, Illinois 61702-3667
517647139	+ EDI: CINGMIDLAND.COM	Apr 28 2023 00:25:00	AT&T Mobility II LLC, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
517752669	+ EDI: CINGMIDLAND.COM	Apr 28 2023 00:25:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517755025	EDI: ATLASACQU	Apr 28 2023 00:25:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
517725448	EDI: ATLASACQU	Apr 28 2023 00:25:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

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517647134	+ Email/Text: bncmail@w-legal.com	Apr 27 2023 20:39:00	Altair OH XIII, LLC, C O Weinstein & Riley, PS, 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
517647135	+ Email/Text: bankruptcies@amerassist.com	Apr 27 2023 20:39:00	Amerassist AR Solutions, 445 Hutchinson Avenue, Ste. 500, Columbus, OH 43235-8616
517647136	EDI: AIS.COM	Apr 28 2023 00:25:00	American InfoSource LP, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
517771971	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	Bank of America, Carrington Mortgage Services, 1600 South Douglass Rd, Anaheim, CA 92806-5948
517647140	+ EDI: BANKAMER.COM	Apr 28 2023 00:25:00	Bank of America Home Loans, 450 American Street, Suite SV416, Simi Valley, CA 93065-6285
517768007	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 27 2023 20:38:00	Bank of America, N.A., c/o Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92803-3730
517647141	+ Email/Text: amanda@cascollects.com	Apr 27 2023 20:39:00	Capital Collection Services, PO Box 150, West Berlin, NJ 08091-0150
517647142	EDI: CAPITALONE.COM	Apr 28 2023 00:25:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
519284642	+ Email/Text: bncmail@w-legal.com	Apr 27 2023 20:39:00	Dyris, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121, Dyris, LLC, c/o Weinstein & Riley, P.S. 98121-3132
519284641	+ Email/Text: bncmail@w-legal.com	Apr 27 2023 20:39:00	Dyris, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
517749365	^ MEBN	Apr 27 2023 20:32:30	EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
517647143	^ MEBN	Apr 27 2023 20:34:11	Eastern Acct Systems, 75 Glen Road, Ste. 110, Sandy Hook, CT 06482-1175
517647145	+ EDI: LCIICSYSTEM	Apr 28 2023 00:25:00	IC Systems Inc., PO Box 64378, Saint Paul, MN 55164-0378
517647148	Email/PDF: resurgentbknofications@resurgent.com	Apr 27 2023 20:42:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517712451	Email/PDF: resurgentbknofications@resurgent.com	Apr 27 2023 20:42:30	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517647150	+ Email/Text: egssupportservices@alorica.com	Apr 27 2023 20:39:00	NCO Credit Services, 507 Prudential Road, Horsham, PA 19044-2308
517647151	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Capital One/HSBC, PO Box 41067, Norfolk, VA 23541
517647152	^ MEBN	Apr 27 2023 20:34:27	Quality Asset Recovery, 7 Foster Ave., Ste. 101, Gibbsboro, NJ 08026-1191
517647156	Email/Text: peritus@ebn.phinsolutions.com	Apr 27 2023 20:39:00	Steward Financial Services, c/o Peritus Portfolio Services II LLC, POB 141419, Irving, TX 75014-1419
517647157	+ Email/Text: bkr@virtuososourcing.com	Apr 27 2023 20:39:00	Virtuoso Source Group, 4500 E Cherry Creek S Dr, Denver, CO 80246-1518
517647158	EDI: BLUESTEM	Apr 28 2023 00:25:00	WEBB Fingerhut, 6520 Ridgewood Road, Saint Cloud, MN 56303

TOTAL: 29

BYPASSED RECIPIENTS

District/off: 0312-3

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517764156	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
517647147	##+	KML Law Group, P.C., Attn: Kristina G. Murtha, Esq., 216 Haddon Avenue, Ste. 406, Westmont, New Jersey 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bank of America N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor BANK OF AMERICA N.A. eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor Bank of America N.A., through Carrington Mortgage Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor Bank of America N.A. eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
Steven N. Taieb	on behalf of Debtor Joyce E. Clark staieb@comcast.net sntgale@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9